

FAX

TO: To:Mr Cerreto for Al Moatoz Basuoni

Company:

Fax: 17323916682

Phone:

FROM:

Fax Number:

Phone:

NOTES:

425 Phillips Boulevard • Ewing • NJ 08618

The information contained in this facsimile message is privileged and confidential information intended only for the use of the individual or entity named above. If the reader of the message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copy of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service. Thank You.

AHMED A BASUONI
AL MOATOZ B BASUONI
215 GORDONS CORNER RD
STE.1
MANALAPAN, NJ 07726

BTB
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SIMPLEX
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01/27/2021

AHMED A BASUONI
AL MOATOZ B BASUONI
215 GORDONS CORNER RD
STE.1
MANALAPAN, NJ 07726

Hours of Operation:
Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 4772101103
Property Address: 66 MADISON AVE
JERSEY CITY, NJ 07304

Dear Borrower(s):

Why am I receiving this letter?

We are reaching out to you to confirm that we have received your request to be considered for any homeowners assistance program(s) that may be available. Unfortunately, at this time, your assistance application is incomplete. In order for us to be able to determine if you qualify for a homeowners assistance program, we need you to supply us with the documentation still needed, by no later than 03/13/2021.

Missing Documents/Documents Still Needed:

General:

- Please return a signed and dated (or e-filed with electronic signature page) Federal Income Tax Return(s) for the most recent year with all accompanying schedules, and the business return if applicable.
- Please return an insurance claim, Federal Emergency Management Agency (FEMA) grant, or Small Business Administration (SBA) loan documenting the disaster.

Below you will find a list of documentation that you have previously submitted as part of your assistance application. Please note that all documentation submitted has expiration dates, per your investor's guidelines. Next to each document listed you will find an expiration date. If this date has expired, or will expire soon, please remember to submit an updated version of that document along with the missing items listed above. If you do not provide the expired documentation at the same time you send in the missing information requested above, it will further impact our ability to process your application.

Documents Already Received with Expiration Date:

General:

LM305 001 MO V4

Document (expiration date if applicable)

- Bank Statements (02/28/2021)
- Bank Statements (03/31/2021)
- Tax Return with All Schedules (04/15/2021)
- General Proof of Hardship (04/16/2021)
- Income and/or Expenditure Forms (04/26/2021)

AHMED BASUONI:

Document (expiration date if applicable)

- Lease/Rental Agreement (EXPIRED)
- Bank Statements (02/28/2021)
- Bank Statements (03/31/2021)
- Unemployment Benefits Statement (04/10/2021)

AL B BASUONI:

Document (expiration date if applicable)

- Bank Statements (02/28/2021)
- Bank Statements (02/28/2021)
- Bank Statements (03/31/2021)
- Profit and Loss Statement (03/31/2021)
- Bank Statements (03/31/2021)
- Tax Return with All Schedules (04/15/2021)
- Social Security Benefits Statement (09/29/2021)

mona basouni:

Document (expiration date if applicable)

- Bank Statements (02/04/2021)
- Bank Statements (03/07/2021)
- Social Security Benefits Statement (09/29/2021)

What steps do I need to take next?

Please carefully review the two lists above and send us the required information to complete your assistance application as soon as possible.

We will allow you until 03/13/2021 to provide the requested information. If it is not received by that date, your request for a homeowners assistance program may be denied.

Once we have received all of the information required to complete your assistance application, we will evaluate your assistance application to determine if you qualify for any available homeowner assistance programs.

Depending upon the documents you submitted as part of your assistance application, and the guidelines of the investor, the loss mitigation options available to you may include:

- **Repayment Plan** - an agreement that allows you to repay delinquent payments over an agreed number of installments or time frame.
- **Forbearance** - an agreement that could temporarily reduce or suspend mortgage payments and create a plan to make up missed payments over a period of time.
- **Loan modification** - an agreement to restructure the original terms of your loan to assist with the delinquency in order to bring your account current.
- **Pre-foreclosure Sale ("Short Sale")** - an agreement to allow you to sell your home for less than the balance remaining on your mortgage. With a pre-foreclosure sale, you can sell your home and pay off all (or a portion of) your mortgage balance with the proceeds.

- **Deed-in-Lieu** - an agreement to allow you to transfer the ownership of your property to the owner of your mortgage (i.e., the lender)

Who can I contact if I have questions or concerns?

We may reach out to you for additional information. If we do, we ask that you promptly return all calls to us so that we are able to process your request within the timeframe set forth in this letter.

You can submit additional information related to your assistance application to us

- By fax: 609-718-2655
- By mail: Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

If you are sending more than one page of documents, please print your name and loan number at the top of each page!

If you have any questions or concerns about the contents of this letter, you can call us at 855-839-6253 during the business hours listed above.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at 888-995-HOPE, or you can reach them via the web at www.hud.gov/offices/hsg/hfh/hcc/fo.

Is there additional information I should know?

If you fail to submit all of the required documentation, you may not qualify for a homeowner assistance program, in which case any foreclosure proceedings against the property will continue. This may include referral of the loan to active foreclosure status, if it was not previously referred.

Depending on the timing of when the required documentation is received, we cannot guarantee that there will be enough time to evaluate your assistance application to determine if you qualify for a homeowners assistance program. In addition, if time permits and your assistance application is able to be evaluated, we cannot guarantee that you will qualify for any available homeowner assistance programs. We also cannot guarantee the suspension of any foreclosure proceedings against the property.

This letter and the loan workout review process shall not waive any of our rights, or your obligations under the note or mortgage. This means that you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Bankruptcy Proceeding).

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

If you have any other mortgage loans secured by the same property, you should consider contacting those servicers to discuss any available homeowner assistance programs.

Sincerely,

Loss Mitigation Department

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for

the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.